

United States Bankruptcy Court
Eastern District of New York

In re **Sheldon Ranz**

Debtor(s)

Case No. **1-15-42266**Chapter **7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* _____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Sheldon Ranz
Sheldon Ranz

Date: May 14, 2015

Certificate Number: 15317-NYE-CC-025512942



15317-NYE-CC-025512942

CERTIFICATE OF COUNSELING

I CERTIFY that on May 8, 2015, at 5:23 o'clock PM PDT, Sheldon P Ranz received from Access Counseling, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of New York, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: May 8, 2015 By: /s/Jonald Gutierrez

Name: Jonald Gutierrez

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

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Case No. **1-15-42266**

Chapter **7**

**PAYMENT ADVICES COVER SHEET
UNDER 11 U.S.C. § 521(a)(1)(B)(iv)**

I, **Sheldon Ranz**, declare under penalty of perjury that the foregoing is true and correct (CHECK ONE OF THESE BOXES):

- ☐ I have not been employed by any employer within the 60 days before the date of the filing of the petition.
- ☐ I was employed by an employer within 60 days before the date I filed my bankruptcy petition, but I have not received payment advices or other evidence of payment because
- ☐ I have received payment advices or other evidence of payment within 60 days before the date I filed my bankruptcy petition from any employer, and they are attached.

Date **May 14, 2015**

Signature **/s/ Sheldon Ranz**
Sheldon Ranz
Debtor

STATE OF NEW YORK)
) ss.:)
COUNTY OF KINGS)

AFFIDAVIT

Shirley Ranz, being duly sworn, deposes and says:

1. I reside at 2269 Brown Street, Brooklyn, New York and am the sister of Sheldon Ranz, the Debtor herein.

2. My parents and I have been providing all of Sheldon Ranz's support for about the past four months except for the \$16 a month food stamps he receives. I estimate that we are giving him about \$500 a month.

Dated: Brooklyn, New York
May 14, 2015

Shirley Ranz
Shirley Ranz

Sworn to before me
this 14th day of May, 2015

Ruth K. Selby
Notary Public

RUTH K. SELBY
Notary Public, State of New York
No. 02SE4985299
Qualified in Kings County
Comm. Expires January 29, 2018

STATE OF NEW YORK)
) ss.:
COUNTY OF KINGS)

AFFIDAVIT RE INCOME

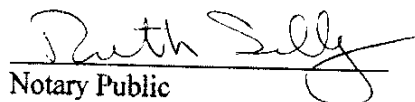
Sheldon Ranz, being duly sworn, deposes and says:

1. I reside at 2205 East 29th Street, Brooklyn, New York and am the Debtor herein.
2. I have been unemployed since early 2014 and have no income now other than food stamps and the support provided to me by my parents and sister, Shirley Ranz. Her Affidavit of Support is attached hereto.
3. I receive \$16 a month in food stamps and my family gives me about \$500 a month for my other expenses.

Dated: Brooklyn, New York
May 14, 2015


Sheldon Ranz

Sworn to before me
this 14th day of May, 2015


Notary Public

RUTH K. SELBY
Notary Public, State of New York
No. 02SE4985299
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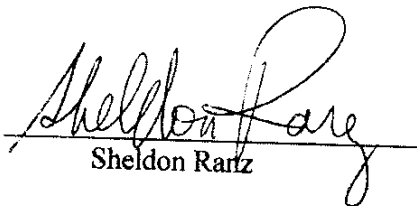
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) ss.:
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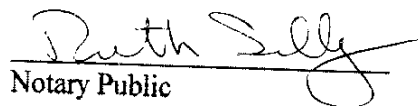
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